

VERSION OF AMENDED PARAGRAPHS AND CLAIMS WITH MARKINGS TO SHOW CHANGES MADE

The paragraph bridging pages 2 and 3 is amended above as follows to replace the designation “e-profile” with “validation.”

To further expedite and simplify the application process, the dynamic application module is able to determine whether the customer is logged in as a customer of the host Internet bank. If the customer is logged in, the dynamic application module may contact [an e-profile] a validation database to retrieve the customer’s previously provided personal information. This information may include the customer’s name, address, and telephone number. The dynamic application module then fills the particular application with the personal information and then presents the customer with the partially completed application for completion. If the customer is not logged into the host Internet banking site, he or she is presented with a blank application for completion.

The first full paragraph on page 6 is amended above as follows to replace the designation “e-profile” with “validation.”

According to the preferred embodiment of the invention, host service provider 30 includes a universal session manager 32, a dynamic application module 34, [an e-profile] a validation database 36, and an application processing database 38.

The second full paragraph on page 6 is amended above as follows to replace the designation “e-profile” with “validation” and to correct the final reference numeral.

The dynamic application module 34 is a software package that provides customer applications to the bank’s products and services. The dynamic application module 34 interacts with the universal session manager 32. The universal session manager is a program to manage customer data and security while interacting with the host service provider 30. When an existing customer is logged in to the universal session manager, previously provided stored information regarding the customer is made accessible. The dynamic application module 34 interacts with the universal session manager 32 to gain access to this information that may be used during the application process to automatically fill certain application fields. The dynamic application module 34 retrieves this information from the [e-profile] validation database 36. The [e-profile] validation database 36 is a database that contains information regarding existing customers. The application processing database 38 is a database that stores information regarding an applicant’s application process. Such information may include the length of the application process, whether the application was ultimately submitted and the ultimate decision on the application. The dynamic application module [36] 34 interacts with the application processing database by providing data regarding the application process.

The first full paragraph on page 10 is amended above as follows to replace the designation “e-profile” with “validation.”

In step 300, the dynamic application module interacts with the universal session manager 32 to determine if the customer is logged in as an existing customer. The dynamic application

module 34 performs a HTTP redirect to the universal session manager 32 to determine if the customer is logged in. If the customer is logged in, the universal session manager 32 performs a redirect back to the dynamic application module 34 with a parameter appended to the URL identifying the customer. If the customer is not logged in, the redirect back to the application module includes no customer identification parameter. If the customer is an existing customer that has logged into the system, then in step 350 the dynamic application module 34 interacts with the [e-profile] validation database 36 to retrieve stored information regarding the customer. The customer identification parameter received from the universal session manager 32 is provided to the [e-profile] validation database 36 and stored data regarding the customer is returned to the dynamic application module 34. The dynamic application module 34 inserts this information into the appropriate objects in the application page at step 375. For example, the customer name is pre-inserted into a name text field in the application page.

Claims 1, 2 and 6 are amended above as follows.

1. (Amended) A method for dynamically creating a network based application form comprising the steps of:

receiving a request to apply for [at least one of] a plurality of products, the request received over [the] a network, wherein specific information is required to be submitted to apply for each one of the plurality of products;

assembling an application page for display over the network, said page assembled from a plurality of documents, wherein each document of the plurality of documents contains at least

one field corresponding to the specific information required to apply for one of the plurality of products; and

receiving information input corresponding to each field contained in the application page.

2. (Amended) The method of claim 1, further including the steps of:
validating the information input by comparing the information input to validation criteria;
and[,]

when the information input fails to correctly compare to the validation criteria,
assembling a second application page including prompts to reenter information[:] and receiving
corrected information input.

6. (Amended) The method of claim 5 [wherein] further including the step of forwarding
the information input to a decision module for processing the information input to determine if
data input justifies extension of credit.

Applicant respectfully request that the instant amendment be entered in accordance with 37 C.F.R. § 1.115 and the Examiner promptly take up this application as requested in the Petition to Make Special filed herewith.

Respectfully submitted,

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Dated: December 19, 2000